

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
MEMPHIS DIVISION**

In re:

DONAL MARTIN MCDONAGH  
MICHELE RAWLS MCDONAGH  
Debtor(s)

Case No. 12-27642-K

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

George W. Stevenson, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/20/2012.
- 2) The plan was confirmed on 09/28/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/08/2013, 05/02/2013, 08/31/2013, 09/26/2013, 01/11/2014, 05/07/2014, 11/14/2014, 06/24/2015, 06/27/2015, 04/19/2016, 01/11/2017, 01/11/2017, 01/11/2017, 01/11/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/12/2013, 05/13/2014, 05/23/2014, 07/12/2016, 05/26/2017.
- 5) The case was completed on 06/12/2018.
- 6) Number of months from filing to last payment: 71.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$79,550.00.
- 10) Amount of unsecured claims discharged without payment: \$124,725.71.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$217,930.48  
Less amount refunded to debtor \$107.38

**NET RECEIPTS: \$217,823.10**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,500.00  
Court Costs \$281.00  
Trustee Expenses & Compensation \$16,912.10  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$19,693.10**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADRIANNA PAPELL LLC	Unsecured	NA	NA	NA	0.00	0.00
AZUREA I LLC	Unsecured	NA	NA	2,845.37	1,422.69	0.00
BECKET & LEE LLP	Unsecured	32,996.06	0.00	32,266.06	16,133.03	0.00
BMH COLLIERVILLE BANKRUPTCY	Unsecured	100.00	NA	100.00	50.00	0.00
CITY OF GERMANTOWN	Secured	8,566.36	NA	8,566.36	8,566.36	897.73
DISCOVER FINANCIAL SERVICES	Unsecured	14,004.31	0.00	14,833.64	7,416.82	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	5,982.43	0.00	6,052.13	3,026.07	0.00
DISCOVER PERSONAL LOANS	Unsecured	14,248.34	0.00	14,333.95	7,166.98	0.00
FIRST TENNESSEE BANK	Unsecured	11,673.72	0.00	11,673.72	5,836.86	0.00
FIRST TENNESSEE BANK	Unsecured	45,967.42	0.00	46,202.09	23,101.05	0.00
FIRST TENNESSEE BANK	Unsecured	3,909.21	0.00	3,127.19	1,563.60	0.00
FIRST TENNESSEE BANK	Unsecured	4,452.34	NA	NA	0.00	0.00
FOX MEADOWS CLEANERS	Unsecured	977.00	NA	NA	0.00	0.00
GASTRO ONE	Unsecured	NA	NA	683.78	341.89	0.00
GASTRO ONE	Unsecured	NA	NA	767.35	383.68	0.00
GI DIAGNOSTIC & THERAPEUTIC CE	Unsecured	NA	NA	35.00	17.50	0.00
GI DIAGNOSTIC & THERAPEUTIC CE	Unsecured	NA	NA	449.32	224.66	0.00
JPMORGAN CHASE AUTOMOTIVE	Unsecured	NA	0.00	284.18	142.09	0.00
JPMORGAN CHASE AUTOMOTIVE	Secured	9,358.53	0.00	9,358.53	9,358.53	682.12
LONGCHAMP USA	Unsecured	NA	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	3,599.38	0.00	3,545.96	1,772.98	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,064.79	NA	5,266.75	2,633.38	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	11,819.78	0.00	12,127.10	6,063.55	0.00
REVENUE RECOVERY CORPORATIO	Unsecured	NA	NA	35.00	17.50	0.00
SHARP JACKSON COLLECTION SERV	Unsecured	NA	NA	477.00	238.50	0.00
SHELBY COUNTY TRUSTEE	Secured	4,325.60	NA	NA	0.00	0.00
SHELBY COUNTY TRUSTEE	Secured	30,198.76	0.00	30,198.76	30,198.76	6,261.97
SHELBY COUNTY TRUSTEE	Secured	7,060.13	7,060.13	7,619.33	7,619.33	625.34
SHELBY COUNTY TRUSTEE	Secured	7,187.60	NA	7,187.60	7,187.60	282.23
SHELBY COUNTY TRUSTEE	Secured	7,049.38	7,049.38	7,049.38	7,049.38	104.19
SHELLPOINT MORTGAGE SERVICINC	Unsecured	NA	NA	3,718.43	1,859.22	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SHELLPOINT MORTGAGE SERVICING	Secured	NA	NA	NA	0.00	0.00
US BANK TRUST NATIONAL ASSOCIATION	Secured	NA	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	25,987.40	0.00	25,987.40	12,993.70	0.00
WELLS FARGO BANK NA	Unsecured	25,304.41	0.00	25,304.41	12,652.21	0.00
WELLS FARGO BANK NA	Unsecured	27,982.70	0.00	28,477.00	14,238.50	0.00
WESTVUE NPL TRUST	Secured	NA	NA	NA	0.00	0.00
WESTVUE NPL TRUST	Unsecured	NA	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,358.53	\$9,358.53	\$682.12
All Other Secured	\$60,621.43	\$60,621.43	\$8,171.46
<b>TOTAL SECURED:</b>	<b>\$69,979.96</b>	<b>\$69,979.96</b>	<b>\$8,853.58</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$238,592.83</b>	<b>\$119,296.46</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$19,693.10</u>	
Disbursements to Creditors	<u>\$198,130.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$217,823.10</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/12/2018

By: /s/ George W. Stevenson

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.